UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA ORLANDO DIVISION

MAR 0 2 2006

CLERK U.S. BANKRUPTCY ORLANDO DIVISION

In re: KARTAL S. TOPGUL, NAYLE TOPGUL Case No.: 6-04-bk-04316-ABB

Chapter 7

Debtors,

FLORIDA STATE UNIVERSITY CREDIT UNION,

Adv. Pro. No. 6:05-ap-0003-ABB (Consolidated with 6:05-ap-0002-ABB)

Plaintiff,

VS.

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NAYLE TOPGUL and KARTAL S. TOPGUL,

Defendants.

ORDER DETERMINING DISCHARGEABILITY OF DEBT <u>AND FINAL JUDGMENT</u>

This Proceeding having come before the Court upon the Complaint to Determine Dischargeability of Debt filed by Plaintiff, FLORIDA STATE UNIVERSITY CREDIT UNION, and the Court having considered the Agreement of the parties and being sufficiently advised,

IT IS HEREBY ORDERED AND ADJUDGED that as to Count I of the Amended Complaint, the debt owing to the Plaintiff, FLORIDA STATE UNIVERSITY CREDIT UNION, in the amount of \$46,238.34 is nondischargeable;

FURTHER, it is ORDERED AND ADJUDGED that as to Count II of the Amended Complaint, the debt owing to the Plaintiff, FLORIDA STATE UNIVERSITY CREDIT UNION, in the amount of \$31,084.65 is nondischargeable;

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UNITED STATES BANKRUPTCY COURT
CLERK OF THE COURT

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FURTHER, it is ORDERED AND ADJUDGED that pursuant to Count I of the Amended Complaint, the Plaintiff does have judgment against the Defendant, KARTAL S. TOPGUL, in the amount of \$38,398.58, together with prejudgment interest of \$7,839.76, for a total amount of \$46,238.34, that shall bear interest at the legal rate of 4.74 percent per annum from the date of this judgment, for all of which let execution issue; and that pursuant to Count II of the Amended Complaint, the Plaintiff does have judgment against the Defendants, KARTAL S. TOPGUL and NAYLE TOPGUL, in the amount of \$26,967.30, together with prejudgment interest of \$4,117.35, for a total amount of \$31,084.65, that shall bear interest at the legal rate of 4.74 percent per annum from the date of this judgment, for all of which let execution issue; and that Plaintiff shall recover from the Defendants, KARTAL S. TOPGUL and NAYLE TOPGUL, court costs of \$300.00 and attorney's fees of \$2,500.00, that shall bear interest at the legal rate of 4.74 percent per annum from the date of this judgment, for all of which let execution issue.

DONE AND ORDERED this 2nd day of March, 2006.

AE

ARTHUR B. BRISKMAN U. S. Bankruptcy Judge

Copies Furnished To:

James E. Sorenson, Esquire, Post Office Box 4128, Tallahassee, FL 32315-4128

Kevin E. Mangum, Esquire, 5100 Highway 17-92, Suite 200, Casselberry, FL 32707

Kartal S. Topgul and Nayle Topgul, 14861 Faversham Circle, Orlando, FL 32826-4108